

Family Ownership

Once you become a Commonwealth Credit Union owner, then all your relatives are eligible to also join and enjoy our credit union products and services.

You are also able to open accounts for all your young relatives, including your children, grandchildren, nieces and nephews, etc.

Credit Union ownership is a lifetime benefit that you can keep even after you retire or move. We encourage you to take full advantage of all the products and services available to you and your family.

Common Goals
UNCOMMON SERVICE.

Avenues of Service

- Frankfort**
417 High St. • 101 Sower Boulevard • 1425 Louisville Rd.
- Lexington**
280 Meijer Way (off Reynold's Road)
- Louisville Credit Union Service Centers**
4917 Dixie Highway • 2925 Goose Creek Road
- Phone Service Center**
502.564.4775 • 800.228.6420
- Audio Response Service ("Tellie")**
502.564.5463 • 800.435.5463
- Contacting Us By Mail**
Commonwealth Credit Union
P.O. Box 978
Frankfort, KY 40602-0978

www.ccuky.org

brochures/personal service guide 1721-7/09.indd



Personal Service Guide



Common Goals
UNCOMMON SERVICE.



Welcome

Commonwealth Credit Union is Kentucky's leader for financial products and services. We are among the most trusted financial institutions anywhere, with over 84,000 members/owners and assets over \$891 million.

We use the combined power of our ownership to provide a full line of financial products and services that are designed to provide unequaled quality at the best price (usually free!).

Who Can Join?

- Participants in any Kentucky state retirement system:
 - Kentucky Employees Retirement System
 - Kentucky Teachers Retirement System
 - County Employees Retirement System
 - Kentucky State Police Retirement System
- Relatives of any current Commonwealth Credit Union member

Our Owners

Everyone who has a savings account with us is an owner. The result of this is that every member is treated with respect. After all, who gets treated better than an owner?

Who Runs The Credit Union?

Our members/owners, who elect a volunteer (unpaid) Board of Directors from among the membership.

How Do We Operate?

Credit unions earn money from interest on loans and other investments to pay for day-to-day operations and pay dividends on savings accounts.

Because we are a not-for-profit cooperative, a greater amount of profits are returned to members in the form of higher dividends on savings accounts and lower interest rates on loans.

The Cost of Membership

All that is required is an open savings account with a deposit of \$5 or more.

How Do I Join?

If you are not a member, simply complete and return the attached membership application along with your initial savings account deposit, then start using the great products and services mentioned in this brochure.

Federally Insured

Your savings funds are federally insured to \$250,000 for savings accounts and an additional \$250,000 for Individual Retirement Account (IRA) funds provided by the National Credit Union Administration (NCUA), a government agency, and an additional \$100,000 by Excess Share Insurance (ESI), a private company that only insures credit unions meeting the highest standards.



Convenience

Payroll Deduction

Have funds automatically transferred from your paycheck to your savings account(s). This is the easiest way to build your savings, because "if you don't see it, you can't spend it."

Direct Deposit

Your entire paycheck will be automatically deposited into your Savings or Checking Account. You save time! This is the safest and fastest way to get your funds on payday.

eBranch

(Home Banking, Mobile Banking, eStatement and Bill Payment) Conduct just about any type of financial transaction using any computer with Internet access or from your mobile phone. Transfer funds, look up account balances, view cleared checks, pay bills, and more!

Audio Response "Tellie" Service

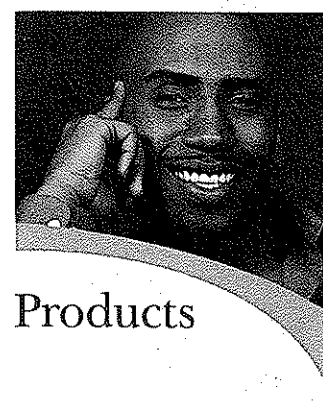
Telephone account access is available through "Tellie," our touch-tone teller. Look up balances, transfer funds, and more!

ATMs

Thousands of Surcharge-Free ATMs are available nationwide! Just look for the Alliance One or Allpoint ATM Network logos to avoid surcharges! For a complete list of ATMs, log on to www.ccuky.org.

Online Loan Applications

Complete a loan application on our website any time for any loan we offer except mortgage products. Quick approvals!



Products

Savings Accounts

Earn above-average dividends monthly on your average daily balance. Establish several savings accounts for special purposes and watch your balances grow!

Minor Accounts

We offer several ways for minors to be able to save money, or for you to save money for them. Open up an account for your child or grandchild today!

Checking Accounts

The commonWEALTH Checking is simply the best checking account you will find. No minimum balance, no monthly fees, unlimited checkwriting and it earns dividends on your average balance!

The StartSMART

Checking is geared toward ages 13-25 and has no minimum balance, no monthly fees, ATM use anywhere and iTunes

or Redbox purchases refunded up to \$5 per month.

Global Card

Gives you access to your Checking Account funds at any location that accepts Visa Debit Cards - including online!

Money Market Accounts

You will earn a great monthly dividend rate and enjoy flexible check writing privileges on this federally-insured account.

Vehicle Loans and On-The-Spot Lending

It's hard to beat a credit union vehicle loan rate! You can get pre-approved for a loan or just fill out the vehicle loan papers on-the-spot at over 150 car dealers!

Credit Cards

Visa Platinum and Visa Classic, both feature no annual fees, low interest rates and 25-day grace periods with no interest if the balance is paid in full each month. You also earn reward points for purchases with **ScoreCard Rewards**.

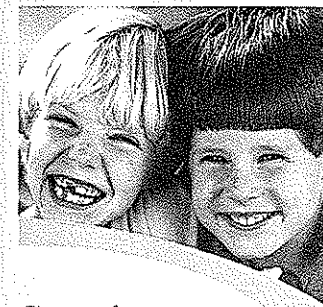
Unsecured

Line-Of-Credit

Use the funds for any reason! Free convenience checks are available to make accessing these funds even easier!

Mortgages

Conventional, FHA, and VA mortgages are available. Home Equity Loans/Credit Cards are available up to \$100,000 and pay no closing costs on equity loans up to \$25,000.



Services

- eAuto and eHome Sales
- Gen Y Web Site
- Online Resource Center
- Financial planning through MEMBERS Financial Services
- Consumer Credit Counseling Services
- Free Seminars
- Youth Savings Accounts
- IRA Accounts
- Savings Bonds
- Money Orders
- Visa Gift Cards
- Travelers Cheques
- Theme Park Tickets
- Christmas & Vacation Savings
- Loose Coin Processing
- Safe Deposit Boxes
- Self Service Storage Boxes (Lexington)



Account # _____
(Office Use Only)

Commonwealth Credit Union
PO Box 978, Frankfort, KY 40602-0978
800.228.6420 • 502.564.4775 • www.ccuky.org

Purpose of Account: _____

Services Request:

- ☐ Open Additional Account (Indicate Accounts)
☐ Add Joint Member (Indicate Accounts)

Additional Services Desired:

- ☐ commonWEALTH Checking ☐ Start SMART Checking ☐ Christmas Savings
☐ Global or ATM Card ☐ Payroll Deduction ☐ Vacation Club

Qualification For Membership (New Applicants Only)

1728

- ☐ Application For Membership (\$5 Deposit is REQUIRED) I want ☐ Ready Access Savings ☐ High Yield Savings
Qualified Through: ☐ Any Kentucky Retirement System (Employer) _____
☐ Relative (Name and Relation) _____
Address _____ Phone # () _____
Employer _____

We reserve the right to verify this information.
Along with your \$5 or more deposit, please include: 1) Copy of a picture ID (such as driver's license) with an address matching the information given below, AND 2) a copy of a utility bill with matching name and address AND the company name plainly visible.
(See reverse side for details.)

PRIMARY ACCOUNT OWNER:					
Last Name		First Name		Middle Initial	Social Security Number
Residential Address: Street		Apt #	City		State Zip Code
Mailing Address (if different): Street		Apt #	City		State Zip Code
Birth Date / /	Home Phone ()	Work Phone ()	Fax Number ()	Cell Number ()	E-Mail Address

JOINT ACCOUNT OWNER:					
Last Name		First Name		Middle Initial	Social Security Number
Residential Address: Street		Apt #	City		State Zip Code
Mailing Address (if different): Street		Apt #	City		State Zip Code
Birth Date / /	Home Phone ()	Work Phone ()	Fax Number ()	Cell Number ()	E-Mail Address

I hereby authorize Commonwealth Credit Union, Inc. (the "Credit Union") to withhold funds from my payroll checks to acquire shares (funds on deposit) in the Credit Union. I also authorize the Credit Union to request any changes that will be necessary to reflect the completion of a new loan, renewal of an existing loan or a change in the required amount of shares (funds on deposit). I also authorize the Credit Union to obtain a credit report on me. I acknowledge that at the time of making this application I voluntarily provided the Credit Union with the above-referenced information qualifying me for membership and that the Credit Union is relying on this information. I certify (based on the above information) that I am qualified to be a member of this Credit Union. I ALSO CERTIFY UNDER PENALTY OF LAW THAT MY TAX IDENTIFICATION NUMBER (SOCIAL SECURITY NUMBER) IS TRUE AND CORRECT. These funds are held jointly with right of survivorship if the account is a joint account. I hereby acknowledge receipt of and accept the agreement/disclosure of the above services. All policies are subject to change without notice.

**Please Complete
Information On
Reverse Side**

Member Signature _____ Date _____ Joint Signature _____ Date _____

OFFICE USE ONLY: ☐ In Office ☐ By Mail/Other Teller #: _____



COMMONWEALTH CREDIT UNION

Thank you for trusting us as your
financial services provider.

Payroll Deduction

\$ _____ Payroll Deducted Monthly (Out Of My Check On The 15th) To Be Deposited Into My CCU Savings Account.
\$ _____ Payroll Deducted Out Of Each Paycheck To Be Deposited Into My CCU Savings Account
I want an additional \$ _____ to be Payroll Deducted ☐ Per Month ☐ Per Check to my ☐ Christmas ☐ Vacation Account
I want an additional \$ _____ to be Payroll Deducted ☐ Per Month ☐ Per Check to Account Number _____

Checking Account

Please select one: ☐ Individual Account ☐ Joint Account ☐ Adding a Second Account ☐ Send Me A Direct Deposit Form.

Overdraft Protection

☐ I WANT Overdraft Protection. In case I overdraw my Checking Account, please transfer funds from (choose up to 4 accounts):
Option A: My Own Account(s) ☐ Ready Access Savings ☐ High Yield Savings ☐ Other Savings/Checking ID # _____
Option B: Other Account/Member # _____ ☐ Primary Savings (#1) ☐ Secondary Savings (#8) ☐ Other Savings/Checking ID # _____
Option C: Other Account/Member # _____ ☐ Primary Savings (#1) ☐ Secondary Savings (#8) ☐ Other Savings/Checking ID # _____
☐ I DO NOT want Overdraft Protection.

Have you lived at your present address for the past 2 years? ☐ Yes ☐ No
Previous Address _____

Have you ever had a checking account with CCU before? ☐ Yes ☐ No Checking Account Number _____

The initial deposit of at least \$25 to open my Checking Account ☐ is included by check
☐ may be transferred from my Savings Account _____

☐ ATM Card (For Savings Only)

☐ Debit/ATM Card (Checking and Savings)

Please select one: ☐ Individual Account ☐ Joint Account
Your ATM/Global Card Personal Identification Number (PIN) will be assigned to you.

In what country are you a citizen? ☐ United States ☐ Other _____
Are you or any of your relatives or associates connected to the government of a country other than the United States? Check One: ☐ Yes ☐ No
If yes, what country: _____
What types of items do you expect to be deposited to the account: e.g. cash, checks, direct deposit, wires, etc.? _____
How frequently will deposits be made? _____
How much will you be depositing per month? Cash _____ Domestic Wires _____ Foreign Wires _____ ACH _____
How much will you be withdrawing per month: Cash _____ Domestic Wires _____ Foreign Wires _____ ACH _____
Will the transaction involve countries other than the United States? ☐ Yes ☐ No
If yes, list the primary country: _____

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:

To help the government fight the funding of terrorism and money laundering activity, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying documents.

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